

### Fiscal Estimate - 2003 Session

Original       Updated       Corrected       Supplemental

<b>LRB Number</b> <b>03-3130/1</b>		<b>Introduction Number</b> <b>AB-739</b>			
<b>Subject</b>					
Regulatory examinations of savings banks and savings and loan associations					
<b>Fiscal Effect</b>					
<b>State:</b>					
<input checked="" type="checkbox"/> No State Fiscal Effect					
<input type="checkbox"/> Indeterminate					
<input type="checkbox"/> Increase Existing Appropriations	<input type="checkbox"/> Increase Existing Revenues	<input type="checkbox"/> Increase Costs - May be possible to absorb within agency's budget			
<input type="checkbox"/> Decrease Existing Appropriations	<input type="checkbox"/> Decrease Existing Revenues	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
<input type="checkbox"/> Create New Appropriations		<input type="checkbox"/> Decrease Costs			
<b>Local:</b>					
<input type="checkbox"/> No Local Government Costs					
<input type="checkbox"/> Indeterminate					
1. <input type="checkbox"/> Increase Costs	3. <input type="checkbox"/> Increase Revenue	<b>5. Types of Local Government Units Affected</b> <input type="checkbox"/> Towns <input type="checkbox"/> Village <input type="checkbox"/> Cities <input type="checkbox"/> Counties <input type="checkbox"/> Others <input type="checkbox"/> 0 <input type="checkbox"/> School Districts <input type="checkbox"/> WTCS Districts			
<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory	<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory				
2. <input type="checkbox"/> Decrease Costs	4. <input type="checkbox"/> Decrease Revenue				
<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory	<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory				
<b>Fund Sources Affected</b>				<b>Affected Ch. 20 Appropriations</b>	
<input type="checkbox"/> GPR <input type="checkbox"/> FED <input type="checkbox"/> PRO <input type="checkbox"/> PRS <input type="checkbox"/> SEG <input type="checkbox"/> SEGS					
<b>Agency/Prepared By</b>				<b>Authorized Signature</b>	
DFI/ Susan Dietzel (608) 267-0399				Susan Dietzel (608) 267-0399	
<b>Date</b>			1/15/2004		

## Fiscal Estimate Narratives

DFI 1/15/2004

LRB Number <b>03-3130/1</b>	Introduction Number <b>AB-739</b>	Estimate Type <b>Original</b>
<b>Subject</b> Regulatory examinations of savings banks and savings and loan associations		

### Assumptions Used in Arriving at Fiscal Estimate

This bill conforms requirements for regulatory examinations of state-chartered savings banks, state-chartered savings and loan associations, and state-chartered banks. While current law provides for alternate scheduling of examinations of state-chartered savings and loans and state-chartered banks with the Federal Deposit Insurance Corporation or the Office of Thrift Supervision, it does not provide for alternate scheduling of savings banks. In absence of the alternate schedule, a DFI financial examiner participates in each examination conducted by the federal counterpart. There are about seven such examinations each year. This bill will free up the examiner time devoted to those seven examinations, allowing the examiner to work on higher priority examinations or other assignments.

### Long-Range Fiscal Implications